

Amendments to the Specification:

Please replace paragraph that begins on line 24 of page 2 and ends on line 16 of page 3 with the following **replacement paragraph**. No new matter is presented.

The three way agreement also includes a provision where UPA company 12 provides a promise 15 in that it incurs a future consumption obligation (“FCO”) to make future purchases of goods or services from trading house 14. The future consumption obligations 15 represent the amount of value 11 given to UPA company 12 by financial institution 10 in excess of the present value of UPAs 13, plus some interest which accrues during the life of promise/FCO 15. Each time UPA company 12 makes a purchase of goods or services from trading house 14, a percentage of the sale is given to financial institution 10 and represents repayment of value 11. For example, if UPA company 12 buys \$1,000,000 in airline tickets, \$100,000 may be forwarded to financial institution 10. This repayment is actually payment of the principal 17 of value 11 plus some interest 9. This process continues until UPA company 12 has satisfied its future consumption obligations 15 according to the terms of the UPA transaction. At that point, financial institution 10 will have been fully repaid with interest. The interest itself can be quite large - sometimes in a magnitude of as much as four to six percent over the UPA company’s 12 regular borrowing cost. Such a UPA transaction is shown and described in copending application serial number 09/760,577 ~~XXXXXX,XXX~~ for **CORPORATE PRODUCTS TRADING MARKETPLACE** filed on the same date (attorney docket number 72167.000248 ~~P/2167-248~~); the entirety of this application is hereby incorporated by reference.